Atlantic City
Floodplain Management Plan

September 4, 2019

Rutala Associates

Atlantic City
Floodplain Management Committee

Josh Lavin, real estate
Robert Johnson, resident
Tom Heist, insurance
Joe Ciapanna, banking industry
Art Ponzio, engineer
Maisha Scudder-Moore, Mayor Gilliam's Chief of Staff
Anthony Cox, City Building Inspector
Chief Scott Evans, City Fire Chief and OEM Coordinator
Barbara Woolley-Dillon, Director of Planning & Development

Flood Management

- Flooding will continue to occur on the barrier islands
- It is not “if” flooding will occur, it is “when”
- Preparation is key – anticipate future events and prepare
  - Evacuation Plan – identify a safe place to go
  - Maintain Flood Insurance
  - Know who to call to shut off electric and gas
  - Put insurance, valuables, medicine, etc. in a safe place

Why Develop a Floodplain Management Plan?

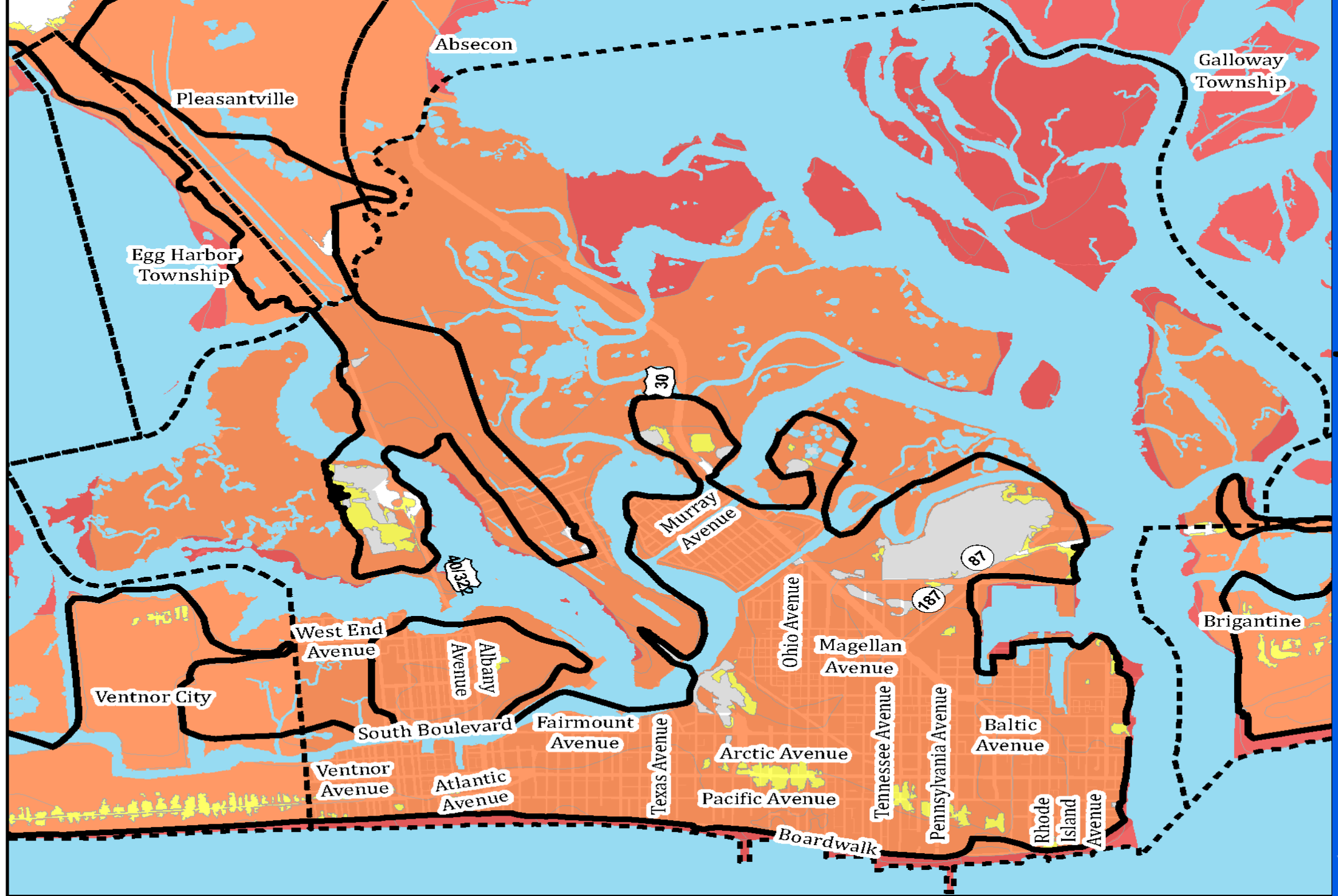
- **89 percent of Atlantic City's developed area is in the Special Flood Hazard Area**
- **The Floodplain Management Plan is unique and unlike any other plans - it specifically addresses flooding and will serve as the basis for flooding-specific improvements**
- **Every $1 Invested in Disaster Mitigation Saves $6 !**
- **This is not an engineering study**

Planning for Flooding: Why?

- **Atlantic City will be one of the first communities in Atlantic County to qualify for Class 4 (30% discount)– a Floodplain Management Plan is a prerequisite**

- **Federal Flood Insurance**

Federal flood insurance policies	6,925
Value of properties insured	$1,410,106,600
Annual premiums	$5,940,849
Class 6 annual savings	$1,464,210
Class 4 added annual savings	$2,192,720



Atlantic City

Flood Zones (Preliminary)

LiMWA-

X

AE

VE

Data Sources:
FEMA, NJDEP, NJOIT-OGIN, USGS

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0 0.5 Miles

Planning 10 Step Process

1. Organize
2. Involve the public
3. Coordinate
4. Assess the hazard
5. Assess the problem
6. Set goals
7. Review possible activities
8. Draft an action plan
9. Adopt the plan
10. Implement, evaluate, revise

- Public outreach meeting, surveys
- Conversations and meetings with other agencies
- Plan organization and review of past plans

Importance of Surveying

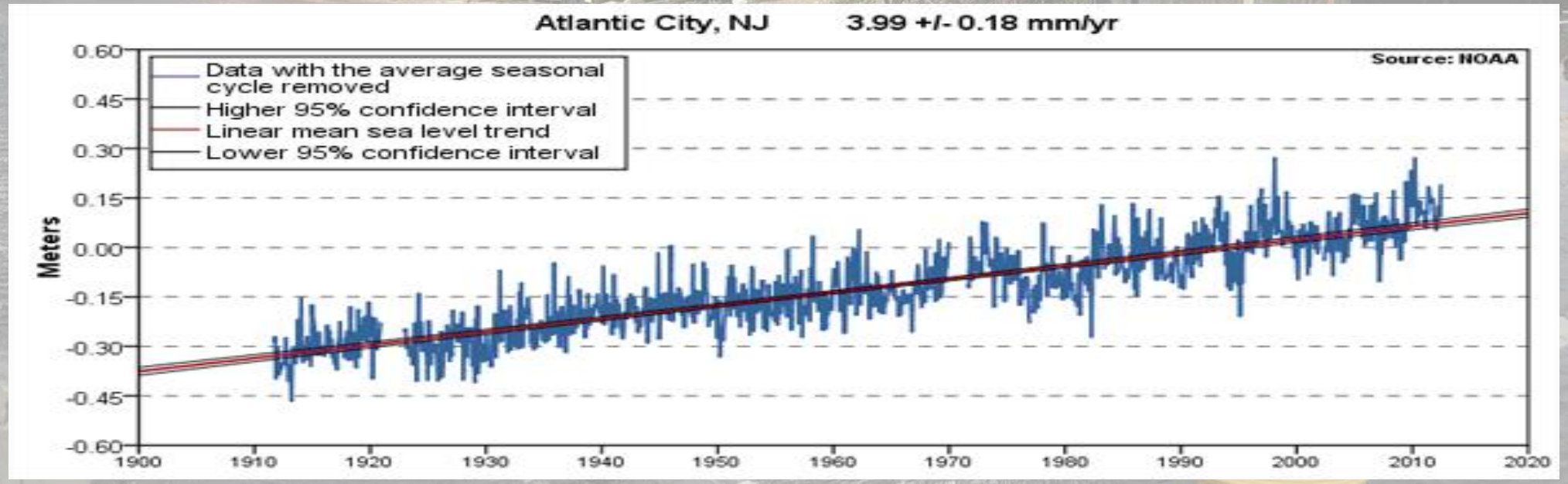
- **Please complete the survey and return it at the end of this meeting so we can better understand how flooding impacts you and your property.**

- **Be as detailed as possible: when did you see water on your street? Do streets flood when it rains? Does your neighbor's house stay dry while yours gets wet?**

- **Email additional information to atlanticcitycrs@gmail.com**

Sea Level Rise

- **Historic rate along the Jersey coast is 0.14 inches/year**
- **Sea level is projected to rise one foot by 2050; three feet by 2100 *assuming no changes*.**



1 ft

Low-lying areas

2 ft


Venice Park Inundation
Bungalow Park Inundation
Ducktown/Chelsea Inundation
Atlantic City
NOAA

3 ft

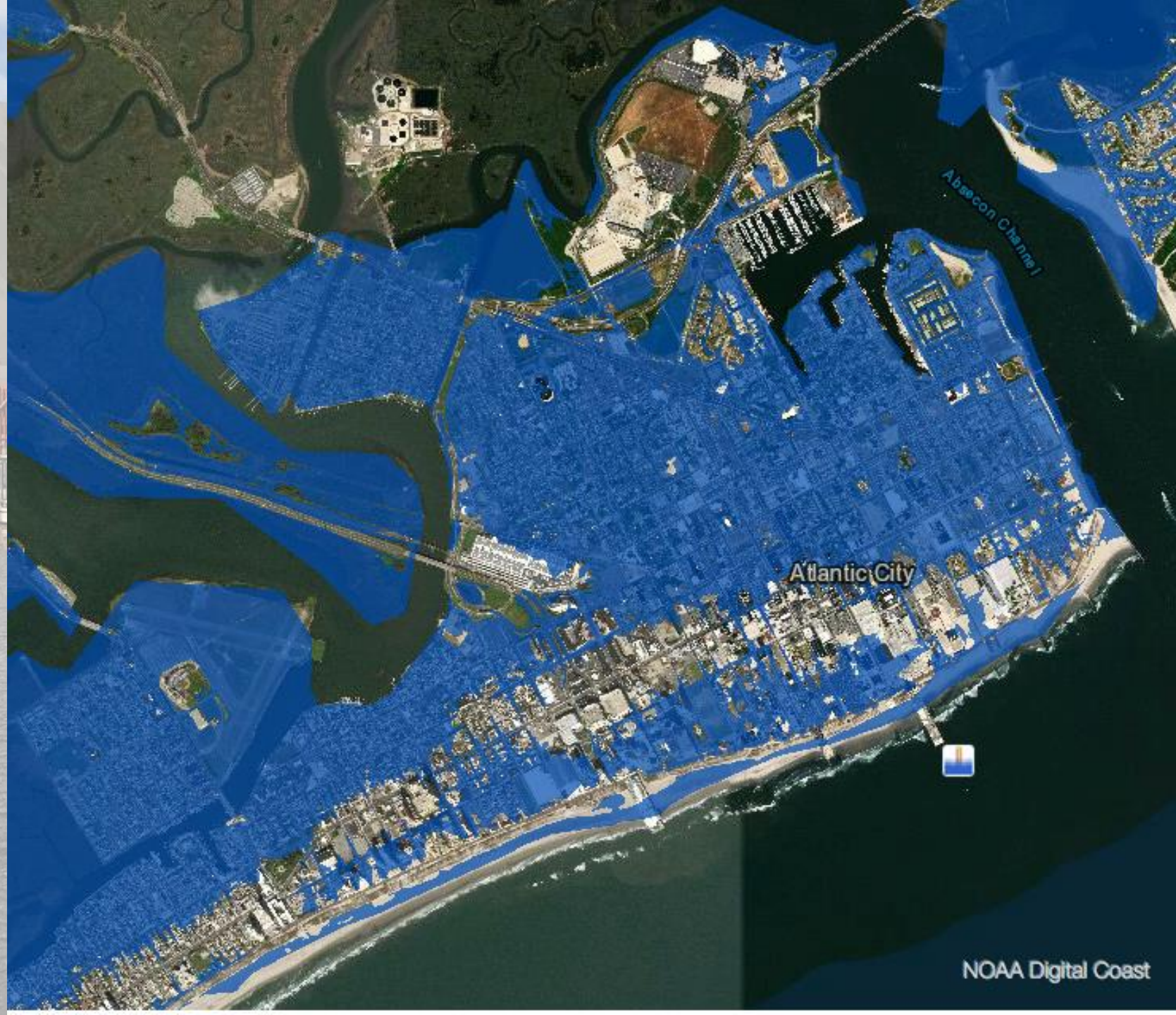
Bungalow Park inundation

Venice Park inundation

Northside/Midtown Flooding

Chelsea, Lower Chelsea, Ducktown back bay flooding

Superstorm Sandy Surge Extent



How is Flooding Being Addressed?

- Property owners have elevated their homes and improved bulkheads
- Atlantic City has is adding emergency generator, rebuilding the Baltic Avenue Canal, completed the Absecon Inlet Seawall, replacing bulkheads, built pump stations and has enhanced its flood ordinance
- Atlantic City Electric/South Jersey Gas are adding redundancy and floodproofing
- NJ Department of Environmental Protection is developing a Coastal Resiliency Plan and funding model
- Army Corps of Engineers have developed the draft New Jersey Back Bay Coastal Storm Risk Management Feasibility Study

Mitigation Initiatives - Completed

- **Annapolis Avenue and Fisherman's Park Flood Gates Replaced**
- **Absecon Inlet Seawall**
- **Beach replenishments**
- **Mansion Avenue Pump Station**
- **Eighty hundred homes have been elevated since 2014**

Mitigation Initiatives

Under Construction

- Caspian's Point Bulkhead
- Massachusetts Avenue Bulkhead and Pump
- Tallahassee Avenue Bulkhead
- Emergency Generators at PAL and All Wars Building

Being Planned/Permitted

- Lower Chelsea Public Bulkhead Replacement
- Partner with Army Corps to Replace Bulkheads in Chelsea/Ducktown
- Resilient Microgrid to Serve Midtown
- Baltic Avenue Canal Pump Stations
- Emergency Generators for Fire Houses

Repetitive Loss Area Analysis- What it means?

- **Repetitive loss area- targeted micro-study of a neighborhood that shows clusters of properties with flood damage**
- **If you are in a repetitive loss area, your property (or one near to you) has had two or more flood claims totaling at least $1,000 in the past 10 years**
- **Designation of "repetitive loss area" does not mean your insurance will go up- it is just a planning area used by the City to pinpoint flooding causes**

ity of Atlantic City
Proposed Repetitive Loss Areas

Proposed Repetitive Loss Areas

Prepared by Rutala Associates
Data Source: Atlantic County, FEMA, NJOIT-OGIS

0 2,800 Feet

Repetitive Loss Areas

Venice Park
Northside
Bungalow Park
Inlet
Midtown North
Midtown South
Chelsea Beachfront
Chelsea Bayfront
Lower Chelsea
Chelsea Heights
Beach Thorofare

Action To Take to Reduce Flooding

Venice Park – elevate bulkhead construction (2000s)
Northside - elevate
Bungalow Park – elevate, Baltic Avenue Canal System, bulkheads/seawalls
Inlet – elevate, Absecon Inlet seawall
Midtown North - elevate
Midtown South – elevate, Mansion Avenue Pump Station
Chelsea Beachfront -elevate
Chelsea Bayfront – elevate, bulkheads/seawalls
Lower Chelsea – elevate, bulkheads/seawalls
Chelsea Heights – elevate, bulkheads/seawalls
Beach Thorofare -elevate homes and Wellington Avenue, bulkhead/seawalls

Home Elevation Funding

- **FEMA Flood Mitigation Assistance: Applications available now. Applicants must have NFIP flood insurance**
- **FEMA grant pays 75% -- owner pays 25 %**
- **Atlantic City was part of successful 2016 and 2017 FMA applications**
- **Repetitive loss properties are a priority – Atlantic City has gone from 340 repetitive loss properties in 2014 to 260 properties today.**
- **Increases property value, reduces flood insurance costs**

Home Elevation Funding

Elevating your house above Base Flood Elevations (BFEs) can reduce your flood insurance premium by 50% or more!*

Next Steps

- Continue to gain public and government input.
- Complete a risk assessment – describe flooding hazards, vulnerabilities and event scenarios.
- Develop goals.
- Review activities.
- Prepare action plan.
- Public meeting to review Floodplain Management Plan
- City Council adoption.
- Implementation.

Comments and Questions